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Office Of Human Resources

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STATE DOCUMENTS

A Report on the Status of South Carolina Department of Transportation Deferred Compensation Program

The Department of Transportation has seven districts throughout the state and over 3000 maintenance personnel are working within those districts. Most of the maintenance personnel do not participate in the deferred compensation program for one reason or another.

The goal of this project is three fold: first, to determine how many SCDOT employees are enrolled in deferred compensation program compare to other agencies. Second, explore the reasons why SCDOT employees are not participating in the program. And finally, develop a plan to motivate our employees to participate more in the deferred compensation program. A target date of July 8, 2002 was set for completion and return of the surveys, and early November 2002 was set for compiling and distributing of the information. The successes and benefits of this project will be measured during the second quarter of 2003.

The survey revealed high percentages among two main groups; the "married maintenance" group and "other single" group. After a further breakdown, the data revealed that there were three areas within these groups that may be the cause as to why SCDOT employees are not participating. (1) Employees between one to fifteen years of service. (2) Employees between the ages of twenty to forty years of age. (3) Employees in the salary range of ten to thirty thousand dollars per year. The survey also revealed other information from the comment section that was very useful in helping to reach a conclusion to the project.

The final recommendations for the project are as follows; (1) Provide more information to the "New Employee" orientation class. (2) Provide more information, thought the use of SCDOT's intra-net web site and newspaper. (3) Create and send a quarterly newsletter to our employees. (4) Provide on-site training to employees on a semi-annually bases.

Deferred Compensation is for All Employees

South Carolina Department of Transportation (SCDOT) is charged with the responsibility of systematic planning, construction, maintenance, and operation of the state highway system and providing mass transit services. SCDOT is responsible for managing the fourth largest highway system in the nation¹. The Department has a host of engineers, construction and maintenance workers, and administrative support personnel who help make SCDOT one of the most efficiently run transportation departments in the nation.

Within the Department of Transportation is the payroll office and one of the main responsibilities of this office is to ensure all 5000+ employees are paid timely and accurately. There are over a hundred types of deductions an employee could have deducted from a paycheck. One of the most beneficial deduction is the deferred compensation program. This program is available to all state government employees, however, many employees do not take advantage of this wonderful tax savings program.

The State of South Carolina Deferred Compensation Program is a voluntary tax deferred retirement program available only to public employees². The program offer employees a number of important features and benefits to help them reach their financial goals. The contributions to either the 401(k) or 457 plans will grow tax deferred and not subject to current income taxes. Depending on which plan

¹ S.C. Department of Transportation Annual Accountability Report, fiscal year 2000-2001, Section I, Executive Summary.

² S.C. Deferred Compensation Program, 2002, pg1

employees select, they may participate at levels as small as two percent of their gross salary, which could be as little as \$25 per month or as much as \$37,000 per year. The amount of money each employee could contribute to the plan will vary from person to person, but each must participate in order to take advantage of the tax savings.

According to a survey from the Lincoln Financial Group and Money magazine by Roper Starch Worldwide Inc. *shows that 64% of Americans 18 to 34 are saving for retirement. Of these, the average age for starting is 23—about 13 years earlier than those who are now 65 and older began.* The survey continued to say that, *twenty-seven percent of full-time employed people aren't saving anything for retirement. In households where income is less than \$30,000, average monthly savings are \$200, of which just \$50 is allocated to retirement*³. A memo written by Michael P. Barry and submitted to Congress said, *the biggest retirement challenge that is facing us today is how the baby-boom generation—(sic) is going to be able to finance their retirement?*⁴

One way to help our employees to build their retirement for the future, other than with social security is to have an alternative source of retirement. This alternative source could be the state's already existing deferred compensation plan.

The Department of Transportation has seven districts throughout the state and currently has over 3000 maintenance personnel working within those districts. Most of the maintenance personnel do not participate in the deferred compensation program for one reason or another.

³ "Young Americans Saving Earlier for Future", USA Today (Magazine), August, 1999

⁴ Barry, Michael P., "We Need Limit Increases Now: Baby Boomers Need A Way to Pay for Their Retirement." Pensions & Investments, Sept. 6, 1999, p.12.

(Table 1) shows the percentages of non-participate maintenance personnel vs. other non-participate personnel within the Department of Transportation.

Deferred Compensation Non-Participation's Percentages (As of 05/16/02)			
Table 1: Maintenance Employees:			
<u>District</u>	<u>Total Employees</u>	<u>Employees Not Participating</u>	<u>Percentage</u>
1	583	419	72%
2	340	191	56%
3	411	303	74%
4	426	303	71%
5	555	360	65%
6	378	283	75%
7	<u>386</u>	<u>317</u>	<u>82%</u>
All Other Employees:			
	1,891	805	43%

One problem that may cause many of our maintenance employees to not participate in the deferred compensation program could be that they may have a lack of understanding about how the program works. Another problem could be that the information is not getting to the employees out in the field or maybe it is simply that they are unaware of the benefits. I am sure there are many other problems as to why our maintenance employees are not participating. Maybe this project will shed some light on some of these problems and hopefully a solution can be found.

This project is also in align with the Department's Accountability Report, *Category 5: Human Resource Focus, New Employee Orientation, Trained and motivated workforce.*⁵

⁵ S.C. Department of Transportation Annual Accountability Report, fiscal year 2000-2001, Category 5, Human Resource Focus, New Employee Orientation Section, p.15.

This will help meet the agency's mission and help provide for a better educated workforce.

The goal of this project will be three fold: (1) determine how many SCDOT employees are enrolled in deferred compensation program compare to other agencies, (2) explore the reasons why SCDOT employees are not participating in the program, and (3) develop a plan to motivate SCDOT employees to participate more into the deferred compensation program. A target date of July 8, 2002 was planned for completion and returned of the surveys. The compilation and distribution of the information was set for early November, 2002. The successes and benefits of this project will be measured during the second quarter of 2003.

A comparison was done with other agencies that were closer in size to the number of employees the Department of Transportation has that were participating in the deferred compensation program. Surprisingly, the agencies chosen fell between the 40 to 48% range in participation, compared to SCDOT's participation percentage, which was 43%. At first glance, it looked as if SCDOT fell into the same percentages as the other agencies. However, the Department of Transportation is unique in the fact that we have more blue-collar workers than most agencies. I believe that part of SCDOT's problem will be because the majority of our employees are maintenance workers who are out of the office and out in the field most of the time. Therefore, they may not be receiving adequate information, or they just don't take the time to enrolled in the program because of their work. This comparison between SCDOT and other state agencies did not provide enough information for analysis, so more information needs to be gathered from within SCDOT.

In order to explore the reasons why SCDOT's employees are not participating, I needed to conduct a survey that would yield the most information from the agency's diverse workforce. This survey would reveal the following information: number of years worked, salary ranges, marital status, and it would also ask for comments or suggestions on how SCDOT could improve the program? **(See Appendix A)** A sample of 519 employees completed the survey from over the 5000+ employees that worked throughout the state. The returned rate from the survey questionnaire was 100% participation. The survey provided a large amount of data to compile and a number of comments and suggestions to examine. **(See Appendix B)** The final results were compiled and categorized below:

(See Appendix C)

1. Overall Data Results Percentages: (These percentages were higher than normal)

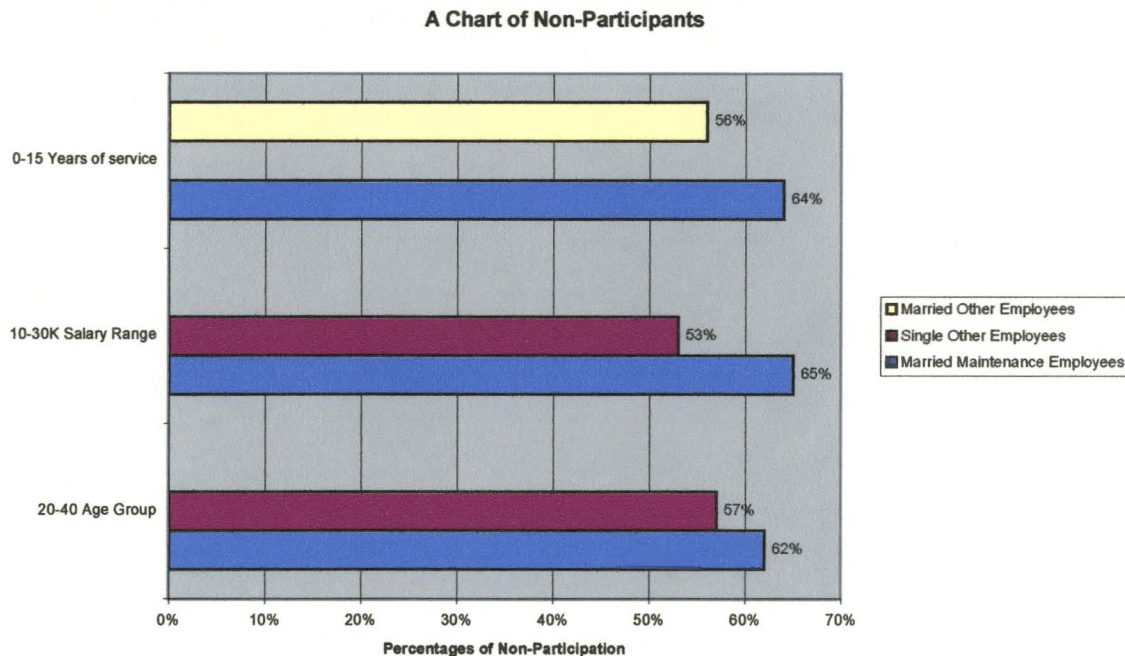
- Thirty-five percent of employees surveyed between the ages of twenty to forty do not participate in Deferred Compensation.
- Forty-eight percent of employees surveyed in the salary range between ten to thirty thousand dollars per year do not participate in Deferred Compensation.
- Thirty-eight percent of employees surveyed who worked with DOT from zero to fifteen years does not participate in Deferred Compensation.

The data presented above became too broad to examine, because the survey included all employees from both the married and single groups that did not participate in deferred compensation. A further comparison was needed to break down the non-participants into

two distinct categories, the “married maintenance” employees and the “other single” employees. Comparing the non-participants to these two categories in the three areas below resulted in higher percentages than normal as indicated in the Pareto Chart.

- (A) Groups between the ages of twenty to forty.
- (B) Salaries between ten to thirty thousand dollars range.
- (C) The years of service between zero to fifteen years.

(Pareto Chart 1)



2. Data Results between the Non-Participants:

- Sixty-two percent of “married maintenance” employees between the ages of twenty to forty years of age do not participate.
- Sixty-five percent of “married maintenance” employees in the salary ranges of ten to thirty thousand dollars do not participate.

- Sixty-four percent of “married maintenance” employees with years of service between zero to fifteen years does not participate.
- Fifty-seven percent of “other single” employees between the ages of twenty to forty years of age do not participate.
- Fifty-three percent of “other single” employees in the salary ranges of ten to thirty thousand dollars do not participate.
- Fifty-six percent of married “other employees” with service between zero to fifteen years do not participate.

Several potential reasons surface from conducting this survey that may contribute as to why our maintenance employees are not participating in the deferred compensation program. Upon doing a further comparison with the non-participants in the “maintenance employee” vs. “other single” employee category, I found the percentages were five to twelve percent higher for “ married maintenance” employees. The causes for these high percentages for many of these employees in this particular group could be because many of them are in the process of:

- Raising their children.
- Buying or building new homes.
- Saving money for their children’s education.

The salary between ten to thirty thousand dollars range for these maintenance employees just does not provide enough extra money to be used to invested into deferred compensation. Interestingly enough, the very program that they are not participating in could be the very program that would help the “married maintenance”

group save for their children's education. However, the survey also indicated that these employees might not have enough information about investing or enough information about how deferred compensation will help them with their children's college education.

The "other single" group does not participate because they may be like the "married maintenance" group, they just don't have enough information about the program or they too just simply don't understand how the program works. Stan Choe, from the Charlotte Observer, in his article about 401(k) said, *Workers across the country are echoing the same refrain, and Congress agrees--most Americans don't know enough about investing to do it on their own.*⁶ This is the very reason why it is important to help educate our employees on the benefits of deferred compensation. It is also another way to help fulfill our mission here at SCDOT to "Trained and motivated the workforce".

3. Other Questionnaire Results:

- Two hundred fifty-six out of Five hundred nineteen surveyed answer that they are familiar with Deferred Compensation Program, but they have little knowledge about how it works.
- One Hundred forty seven out of Five hundred nineteen surveyed answer that Deferred Compensation and SCDOT are not sending out enough updated information to employees about the changes in the program.

⁶ Choe, Stan, "Congress pushes 401(k) education", Charlotte Observer, August 03, 2002.

- One Hundred ninety three out of Three hundred thirty surveyed answer that they would be willing to participate in Deferred Compensation Program, if more information were provided.

The questionnaires indicates that over fifty percent of employees surveyed are familiar with the program, but don't know much about how the program works. Also, fifty-eight percent surveyed said that they would be willing to participate in deferred compensation if more information were provided. These are high percentages from the survey that indicates that majority of the employees from both categories are not knowledgeable enough about the programs to be willing to invest part of their paycheck into it. Also, there seem to be not enough information being provided to employees in order to make a decision about what programs to invest into.

4. Comment Section:

There were a total of thirty-three comments and/or suggestions made from the survey that was compiled. **(See Appendix D)** Many of these suggestions concerning improvements with the deferred compensation program will be forward to the S.C. Deferred Compensation Administration Office for review. However, the following five most frequent mentioned comments and/or suggestions SCDOT can follow up and try to make improvements upon. Employees would like:

- More information on the deferred compensation program.
- More speakers to come to their offices, safety meetings, and one-on-one meetings with employees to talk about the program.
- More information on investment knowledge available to them.

- The state to return the matching guaranteed fund. (50%, 5% etc...)
- More information provided to new employees, who are not receiving the information.

All of these comments and/or suggestions were very helpful in reaching a solution for our non-participating groups. The findings from this report were not surprising because a few employees have indicated in the past that they do not get a lot of information about deferred compensation. However, SCDOT does a great job in sending out information concerning changes to the deferred compensation program to headquarters and field offices employees. SCDOT also has a new orientation program for new employees to informed them of state benefits and also critical information about working at SCDOT. These are wonderful things that SCDOT is already doing to insure our employees are kept well informed.

There are a few recommendations that came from the survey that could enhance what SCDOT is already doing to ensure all employees are getting the necessary information to make an informed decision about investing in the deferred compensation program.

5. Final Recommendations for Project:

As with any project, these recommendations have to be approved by the various departments before any implementation can take place. The new South Carolina Deferred Compensation Administrator may have action plans yet to be announced that will need to be taken into consideration in the year 2003, in order to fully implement these recommendations. The new administrator will most likely improve services throughout the state and will likely make a few changes that could impact the way we do business with the South Carolina Deferred Compensation. However, SCDOT

could go ahead with the following improvements to better serve our employees.

1. Provide more information to the "New Employee's Orientation" classes about the Deferred Compensation Program.
2. Provide more information through the use of the SCDOT's newspaper "The Connector".
3. Provide more information through the use of SCDOT's intra-net web site.
4. Create a quarterly newsletter to send out to our employees with information about deferred compensation changes.
5. Provide on-site training to employees on a semi-annually bases.

A project plan to help implement some of these recommendations in the first quarter of 2003 is included in (**Appendix E**). The various steps necessary to complete the project are listed with time frames for each step. Evaluations of the program will be conducted in the second quarter of 2003 to determine if recommendations are successful.

By accomplishing these objectives, the employees of SCDOT will be able to make informed decisions about the investment options concerning the deferred compensation program. The success of this project will help benefit our employees in the future with an extra retirement plan that will help supplement not only their state retirement, but also their social security retirement. This gives our employees an added advantage in those retirement years to help manage their retirement income better.

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(Appendix A)

DEFERRED COMPENSATION QUESTIONNAIRE

Please take a few moments to complete the following questionnaire. Please circle the correct answer. You do not have to identify yourself.

1. How long have you worked with the S.C. Department of Transportation?
 - A. Less than five years.
 - B. Five to fifteen years.
 - C. Fifteen to twenty-five years.
 - D. Over twenty-five.
2. In what department of DOT do you work?
 - A. Engineering Division
 - B. Construction
 - C. Maintenance
 - D. Mass Transit
 - E. Administration/Support Service
 - F. Other _____
3. What is your current salary range?
 - A. Between 10,000 to 20,000
 - B. Between 20,000 to 30,000
 - C. Between 30,000 to 40,000
 - D. Between 40,000 to 50,000
 - E. Over 50,000
4. What category does your age fall into?
 - A. Between 20 to 30
 - B. Between 30 to 40
 - C. Between 40 to 50
 - D. Between 50 to 60
 - E. Over 60
5. Are you married or single
 - A. Married
 - B. Single
6. Are you familiar with the Deferred Compensation Program?
 - A. Yes, I know a great deal about the program.
 - B. Yes, I know little about the program.
 - C. Yes, I heard of the program.
 - D. No, I don't know anything about the program.
7. Are you **currently** enrolled in the Deferred Compensation Program?
 - A. Yes
 - B. No

(Appendix A)

DEFERRED COMPENSATION QUESTIONNAIRE CONTINUES

8. Which Deferred Compensation Plan are you **currently** participating in?
 - A. 401K Plan
 - B. 457 Plan
 - C. Both
 - D. Neither
9. Is the S.C. Deferred Compensation or the S.C. Department of Transportation sending you enough **updated information** about Deferred Compensation Program?
 - A. Enough
 - B. Not enough
 - C. Like to have more.
10. Would you be willing to participate in the Deferred Compensation Program, if more information is provided?
 - A. Yes
 - B. No
 - C. Maybe
11. Please feel free to make brief comments or suggestions on how we could improve the Deferred Compensation Program?

Thank you for taking the time to complete this questionnaire. Information gathered will be used to develop a tool to assist the Department of Transportation employees with the Deferred Compensation Program.

Return the completed questionnaire in an inter-office, confidential envelope, **before July 8, 2002** to:

Dennis W.Cline/Payroll Office
S.C. Department of Transportation
955 Park Street
Columbia, SC 29202

Phone: 803-737-1132



South Carolina
Department of Transportation

MEMORANDUM

TO: PAYROLL UNITS
FROM: DENNIS CLINE/PAYROLL OFFICE
SUBJECT: CERTIFIED PUBLIC MANAGER'S PROJECT
DATE: JUNE 7, 2002

The Payroll Office is asking for your help in completing the volunteer "Deferred Compensation Questionnaire" form. Please distribute this form to random employees within your office or unit. The purpose of the questionnaire is two-fold: (1) A project with the Certified Public Managers program (2) The enhancement of a training program on the benefits of the deferred compensation program.

Please ensure employees complete the questionnaire and return in an inter-office, confidential envelope to the **Payroll Office, no later than July 8, 2002.**

Thank you for your time and cooperation in completing the questionnaire. If you have any questions, please contact me at (803) 737-1132.



S.C. Deferred Compensation Questionnaire Results, July 2002
(Appendix B)

Question	Response (A)	Response (B)	Response (C)	Response (D)	Response (E)	Response (F)
1. How long have you worked with the Department?	126	204	112	73		
2. In what department of DOT do you work?	119	130	204	2	41	21
3. What is your current salary range?	37	165	138	79	92	
4. What category does your age fall into?	41	147	171	143	17	
5. Are you married or single?	358	154				
6. Are you familiar with the Deferred Compensation Program?	160	259	56	43		
7. Are you currently enrolled in the Deferred Compensation Program?	0	0	0	0		
8. Which Deferred Compensation Plan are you currently participating in?	261	43	56	152		
9. Is the Deferred Compensation or DOT sending you enough updated information?	166	147	199			
10. Would you be willing to participate in the Deferred Compensation Program, if more information is provided?	193	25	112			

(Appendix C)

Data Results

72% of married employees surveyed participate in Deferred Compensation.

28% of married employees surveyed **do not** participate in Deferred Compensation.

64% of single employees surveyed participate in Deferred Compensation.

36% of single employees surveyed **do not** participate in Deferred Compensation.

65% of employees between the ages of 20 – 40 surveyed participate in Deferred Compensation.

35% of employees between the ages of 20 – 40 surveyed **do not** participate in Deferred Compensation.

73% of employees between the ages of 40 to over 60 surveyed participate in Deferred Compensation.

27% of employees between the ages of 40 to over 60 surveyed **do not** participate in Deferred Compensation.

52% of employees in the salary range of 10-30K surveyed participate in Deferred Compensation.

48% of employees in the salary range of 10-30k surveyed **do not** participate in Deferred Compensation.

81% of employees in the salary range of 30k & over surveyed participate in Deferred Compensation.

19% of employees in the salary range of 30k & over **do not** participate in Deferred Compensation.

62% of employees who worked with DOT from 0 to 15 years surveyed participate in Deferred Compensation.

38% of employees who worked with DOT from 0 to 15 years **do not** participate in Deferred Compensation.

82% of employees who worked with DOT from 15 to over 25 years participate in Deferred Compensation.

18% of employees who worked with DOT from 15 to over 25 years **do not** participate in Deferred Compensation.

Comparison Between Maintenance and Other Employees

	<u>Maintenance</u>	<u>All Others</u>
Married & Single (Participate)	66%	72%
Married & Single (Non-Participate)	34%	28%

(Appendix C)

	<u>Maintenance</u>	<u>All Other</u>
Ages 20-40 (Participate)	56%	71%
Ages 20-40 (Non-Participate)	44%	29%
Ages 40 & Over (Participate)	71%	74%
Ages 40& Over (Non-Participate)	29%	26%
<hr/>		
Salary 10k-30k (Participate)	54%	50%
Salary 10k-30k (Non- Participate)	46%	50%
Salary 30k & Over (Participate)	82%	81%
Salary 30k & Over (Non-Participate)	18%	19%
<hr/>		
0-15 years worked (Participate)	53%	68%
0-15 years worked (Non-Participate)	47%	32%
15years & Over (Participate)	89%	78%
15 years & Over (Non-Participate)	11%	22%

Comparison Between the Non-Participates

<u>Maintenance</u>	<u>Married</u>	<u>Single</u>
Ages 20-40	62%	38%
Salary 10-30k	65%	35%
Years 0-15	64%	36%

All Others

Ages 20-40	43%	57%
Salary 10-30k	47%	53%
Years 0-15	56%	44%

Deferred Compensation Questionnaire Comments

(Appendix D)

<u>Responded</u>	<u>Comments</u>
53	1. Request more information on the Deferred Compensation Program.
20	2. Have Speakers come to offices, safety meetings, and one-on-one meetings to talk about the program.
10	3. Have more information on investment knowledge available.
9	4. Asking the State to match guaranteed funds. 50%, 5% etc...
7	5. Providing information to newer employees, they are not getting information.
5	6. Make quarterly statements easily to read and understand.
5	7. Provide brochures or pamphlets on changes that occurs with plans.
5	8. Provide more meetings (quarterly or semi-monthly)
4	9. Provide detailed information on program and how it works.
4	10. Provide some kind of notice when funding option changes.
4	11. Increase investment options on program.
3	12. Field Offices are not informed enough.
3	13. Great program!
2	14. Provide some kind of newsletter for employees.
2	15. Provide information on computer web page.
2	16. More meeting, they are extremely helpful.
1	17. Provide examples of investments for employees.
1	18. Never heard of program before the questionnaire.
1	19. More incentives to join the program.
1	20. Provide more info. on monies put in employees acct. below \$20,000/matching shares.
2	21. Provide PIN numbers and information about web site.
1	22. Introduce the program, instead of handing out brochures.
1	23. Give representatives more time to do program.
1	24. Train Admin. Personal to give out info. to employees in the field.
1	25. Have an article in the Connector on the deferred compensation program.
1	26. Provide packets to new employees when they come through "new employee training".
1	27. Quarterly statement not received on a regularly bases.
1	28. An easier way to change contribution amounts than filling out a form.

(Appendix D)

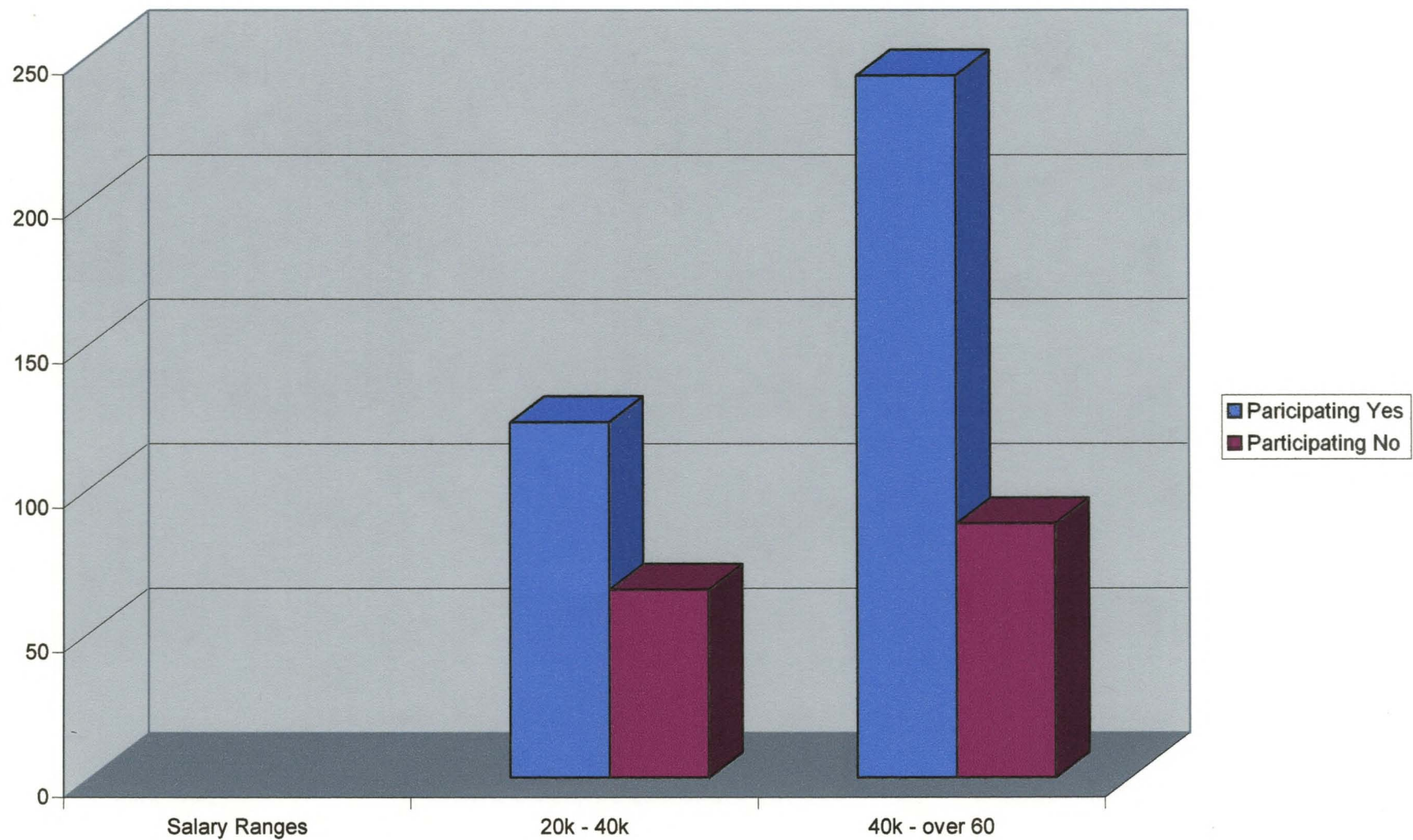
- 1 29. No one contacted an employee who filled out a card to sign up.
- 1 30. Provide a better way to explain investment options.
- 1 31. Make it a part of the Retirement Systems Seminar.
- 1 32. Temporarily Employees are not aware of program.
- 1 33. Reasons as to way it takes 8 days for money to get into accounts after coming out of check.

A total of 156 responded to the questionnaire comment section.

Deferred Compensation Implementation Plan For the Year 2003

Appendix E Steps/Activity	<u>14-Jan-03</u>	<u>10-23Feb03</u>	<u>3-15Mar 03</u>	<u>14-Apr-03</u>
Contact the Benefits Manager with implementation plans/goals for approval	*			
Contact Stan Shealy, Publications Officer about the cost and space in the newspaper "The Connector" for a column about deferred compensation.		*		
With Approval from Stan Shealy, design and write-up information about deferred compensation to be added to the newspaper.		*		
Contact Pete Poore, Director of Communications about setting up a spot on the SCDOT's Intra-Net web site about deferred compensation.			*	
With approval from Pete Poore, provide information to be added to the intra-net web site about deferred compensation.			*	
Seek approval for a quarterly newsletter to be sent to our employees concerning the benefits of deferred compensation.				*

Deferred Compensation Salary Range Chart



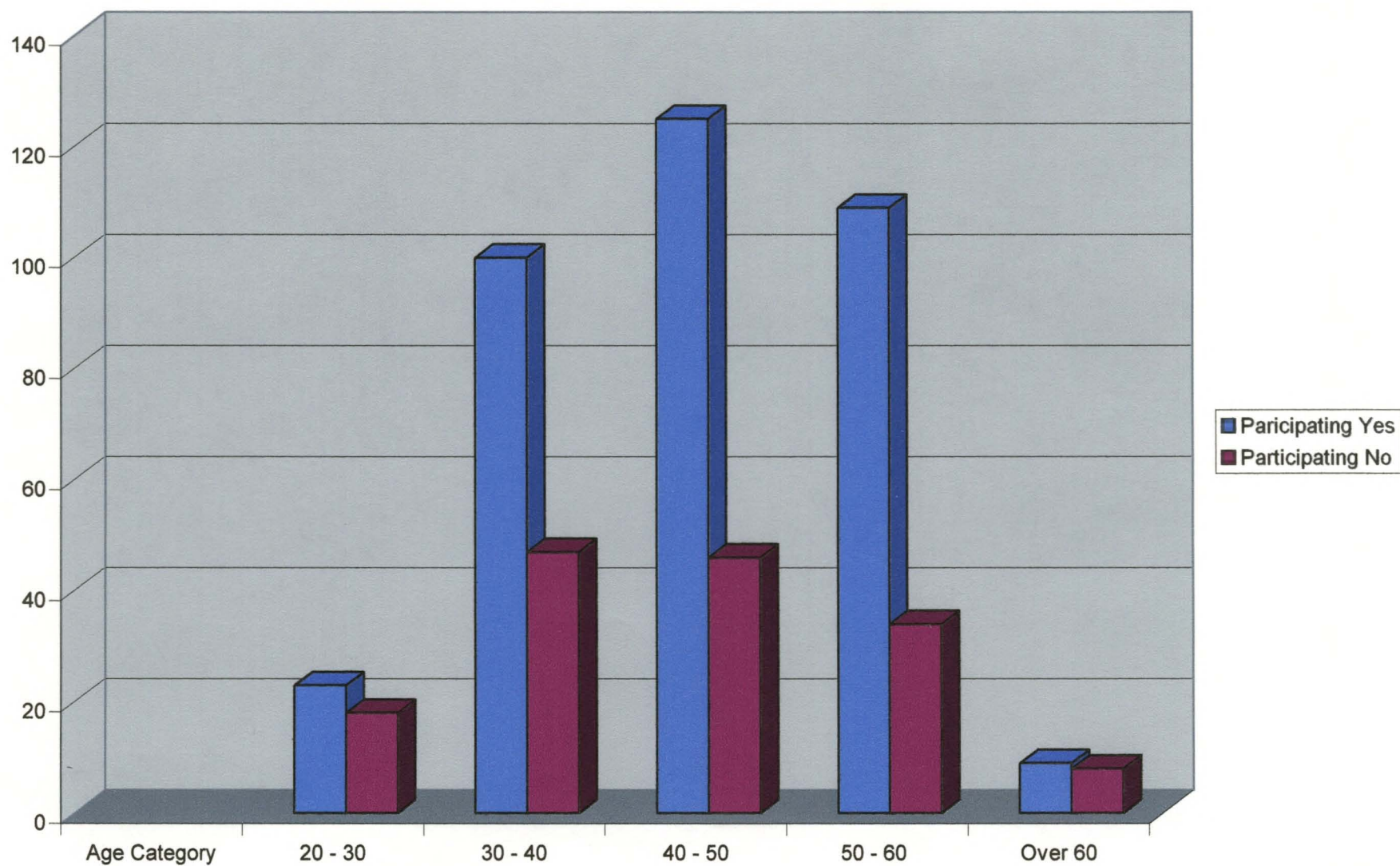
SCDOT's Salary Range Data for Deferred Compensation Chart

Salary Ranges	Participating Yes	Participating No
20k - 40k	123	65
40k - over 60	243	88

t-Test: Paired Two Sample for Means

	<i>Variable 1</i>	<i>Variable 2</i>
Mean	183	76.5
Variance	7200	264.5
Observations	2	2
Pearson Correlatic	1	
Hypothesized Mea	0	
df	1	
t Stat	2.195876289	
P(T<=t) one-tail	0.136024862	
t Critical one-tail	6.313748599	
P(T<=t) two-tail	0.272049724	
t Critical two-tail	12.7061503	

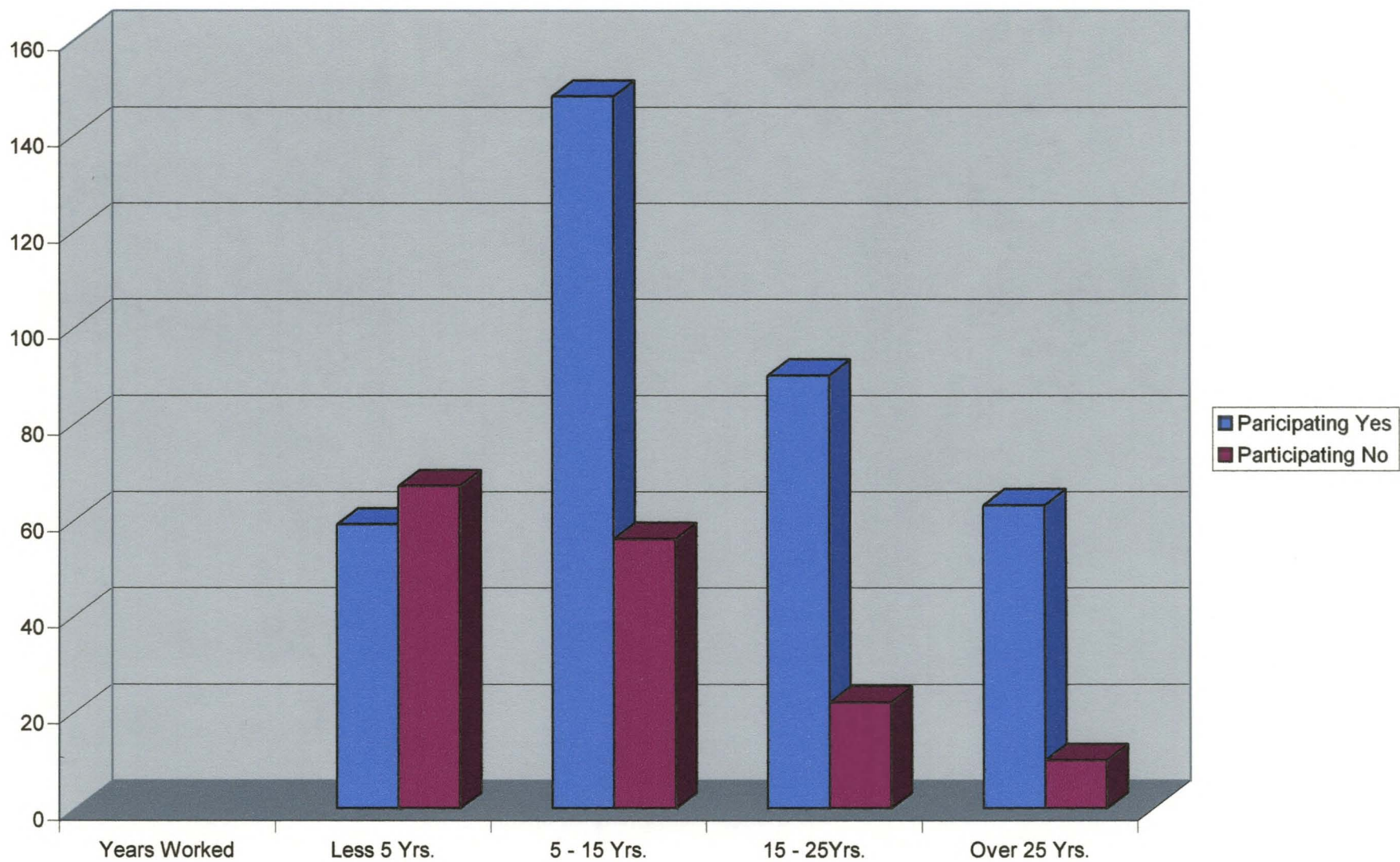
Deferred Compensation Age Chart



SCDOT's Age Data for the Deferred Compensation Chart

Age Category	Participating Yes	Participating No
20 - 30	23	18
30 - 40	100	47
40 - 50	125	46
50 - 60	109	34
Over 60	9	8

Defferred Compensation Years Worked



SCDOT's Years Worked Data for the Deferred Compensation Chart

Years Worked	Participating Yes	Participating No
Less 5 Yrs.	59	67
5 - 15 Yrs.	148	56
15 - 25Yrs.	90	22
Over 25 Yrs.	63	10

Other State Agencies Totals
(As of 4/16/02)

<u>Agency Name</u>	<u># of Employees</u>	<u># of Participates</u>	<u># of 401K</u>	<u># of 457</u>	<u>%</u>
Depart. of Mental Health	5,500	2,338	2,060	278	42%
Depart. of Health & Environmental Control	6,000	2,912			48%
Depart. of Social Services	5,100				
Depart. of Corrections	6,500	1,899	1,762	137	29%
Depart. of Transportation	4,970	1,989	1,593	396	40%
Depart. of Disabilities & Special Needs	3,000	1,001	892	109	33%
Depart. of Public Safety	2,700	1,310	1,046	264	48%

SCDOT Deferred Comp
Employee Participation by OrgPH

5/29/02
9:33 AM

<u>OrgPH</u>	<u>Eligible</u>	<u>Participating</u>	<u>Percentage</u>
00201	7	6	85.71%
00301	9	2	22.22%
00401	3	2	66.67%
00501	7	5	71.43%
00502	1	1	100.00%
00503	1	1	100.00%
00601	10	7	70.00%
00602	6	4	66.67%
00701	15	10	66.67%
00801	10	5	50.00%
00803	5	3	60.00%
00804	3	3	100.00%
00901	1	1	100.00%
01001	5	0	0.00%
01101	42	29	69.05%
01201	17	9	52.94%
01301	10	8	80.00%
01401	7	3	42.86%
01402	2	1	50.00%
01403	2	1	50.00%
01501	3	3	100.00%
01601	3	1	33.33%
01602	10	4	40.00%
01603	4	4	100.00%
01701	75	49	65.33%
01702	2	2	100.00%
01801	7	7	100.00%
02001	14	8	57.14%
02101	15	12	80.00%
02201	1	0	0.00%
02202	6	4	66.67%
02203	3	2	66.67%
02204	7	2	28.57%
02801	5	3	60.00%
06001	7	6	85.71%
06101	15	12	80.00%
06103	20	10	50.00%
06110	4	4	100.00%
06120	68	47	69.12%
06123	5	5	100.00%
06125	5	4	80.00%
06126	7	3	42.86%
06201	18	9	50.00%
06202	10	8	80.00%
06203	2	0	0.00%
06204	10	5	50.00%
06205	34	19	55.88%
06206	1	0	0.00%
06207	12	7	58.33%
06301	4	4	100.00%
06302	14	7	50.00%
06303	6	4	66.67%
06304	1	1	100.00%
06306	5	3	60.00%
06307	10	8	80.00%

SCDOT Deferred Comp
Employee Participation by OrgPH

5/29/02
9:33 AM

<u>OrgPH</u>	<u>Eligible</u>	<u>Participating</u>	<u>Percentage</u>
06308	2	1	50.00%
06309	6	5	83.33%
06310	31	11	35.48%
06311	1	0	0.00%
06312	92	60	65.22%
06313	40	32	80.00%
06315	16	13	81.25%
06316	17	11	64.71%
06317	10	6	60.00%
06322	15	14	93.33%
06324	13	8	61.54%
06325	17	7	41.18%
06339	6	1	16.67%
06340	11	4	36.36%
06351	13	6	46.15%
06353	11	3	27.27%
06355	11	3	27.27%
06357	11	6	54.55%
06361	4	4	100.00%
06363	5	2	40.00%
06365	3	1	33.33%
06366	6	2	33.33%
06501	69	45	65.22%
06502	50	27	54.00%
06503	3	3	100.00%
06504	3	3	100.00%
06505	3	1	33.33%
06601	5	4	80.00%
08101	40	16	40.00%
* 08102	8	2	25.00%
08103	12	7	58.33%
08201	19	15	78.95%
08202	8	7	87.50%
08301	51	26	50.98%
08302	10	6	60.00%
08303	13	7	53.85%
08401	32	18	56.25%
08402	6	5	83.33%
08501	33	18	54.55%
08601	38	18	47.37%
08602	8	3	37.50%
08603	71	15	21.13%
08604	10	7	70.00%
08701	14	8	57.14%
10201	104	16	15.38%
12801	81	35	43.21%
13101	51	28	54.90%
13201	127	28	22.05%
14001	138	22	15.94%
14301	82	35	42.68%
16101	12	6	50.00%
16103	14	5	35.71%
16104	14	11	78.57%
16105	13	6	46.15%
16106	15	8	53.33%

SCDOT Deferred Comp
Employee Participation by OrgPH

5/29/02
9:33 AM

<u>OrgPH</u>	<u>Eligible</u>	<u>Participating</u>	<u>Percentage</u>
16108	14	8	57.14%
20101	43	25	58.14%
21901	40	14	35.00%
22401	48	24	50.00%
23001	69	14	20.29%
23301	31	17	54.84%
23601	60	38	63.33%
24101	45	15	33.33%
26101	7	5	71.43%
26103	9	7	77.78%
26104	11	6	54.55%
26105	11	7	63.64%
26107	7	7	100.00%
26201	4	2	50.00%
30401	85	9	10.59%
32301	92	19	20.65%
33701	59	25	42.37%
33901	61	36	59.02%
34201	110	17	15.45%
36101	17	8	47.06%
36103	11	5	45.45%
36106	13	4	30.77%
36107	16	10	62.50%
36110	18	8	44.44%
36112	14	11	78.57%
36115	15	7	46.67%
36116	8	5	62.50%
41101	46	14	30.43%
41201	77	21	27.27%
41301	69	16	23.19%
42001	47	13	27.66%
42901	51	15	29.41%
44401	50	28	56.00%
44601	86	16	18.60%
46101	6	1	16.67%
46103	10	10	100.00%
46105	14	8	57.14%
46106	11	9	81.82%
46110	11	6	54.55%
51601	65	19	29.23%
51701	48	21	43.75%
52101	109	23	21.10%
52201	50	9	18.00%
52601	94	36	38.30%
53401	66	30	45.45%
53501	51	21	41.18%
54501	72	36	50.00%
56101	9	6	66.67%
56102	9	6	66.67%
56103	8	6	75.00%
56104	5	0	0.00%
56105	16	4	25.00%
56106	9	8	88.89%
56107	7	5	71.43%
56110	12	8	66.67%

SCDOT Deferred Comp
Employee Participation by OrgPH

5/29/02
9:33 AM

<u>OrgPH</u>	<u>Eligible</u>	<u>Participating</u>	<u>Percentage</u>
56111	3	3	100.00%
56201	9	3	33.33%
60701	39	16	41.03%
60801	70	13	18.57%
61001	100	25	25.00%
61501	72	20	27.78%
61801	47	8	17.02%
62701	41	10	24.39%
66101	16	10	62.50%
66102	8	1	12.50%
66104	12	9	75.00%
66107	12	8	66.67%
66109	12	5	41.67%
66110	10	4	40.00%
66111	8	3	37.50%
70301	40	3	7.50%
70501	41	2	4.88%
70601	35	5	14.29%
70901	46	12	26.09%
71401	58	13	22.41%
72501	36	14	38.89%
73801	93	17	18.28%
74901	37	3	8.11%
76102	11	0	0.00%
76104	6	1	16.67%
76108	8	4	50.00%
Total	4970	1989	40.02%